

International Students Insurance Policy

1. Policy Statement

Medical coverage available to international students varies from province to province. Toronto School of Management (TSoM) is located in Toronto, Ontario, where international students are not covered under provincial health care plans. **Every international student must purchase a minimum of six months of health insurance coverage prior to starting classes at TSoM.** If proof of health insurance coverage has not been received prior to the start of classes, the student will not be permitted to attend classes and will be recorded as absent. All student absences are subject to the Attendance and Absenteeism Policy.

2. Scope

All international students who are studying in Ontario, Canada.

3. Students' Options

3.1. Prior to arrival

Students have an option to purchase an insurance coverage elsewhere and provide an evidence either via email or during registration;

If the student provides proof of insurance by the registration date, the remaining balance will be adjusted on the student's invoice and contract to reflect the removal of insurance fees.

3.2. Upon arrival

Six months of health insurance coverage will be included in the required deposit payment. Students will receive proof of insurance upon arrival at TSoM

4. Exceptions

In case of visa denial, the student will be fully refunded for the amount paid to TSoM for the insurance coverage.

5. Staff Responsibilities

TSoM's administration personnel will not allow any student in class unless there is proof of insurance coverage.